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B1 (Official	Form 1)(1/	08)				<del>oumon</del>		.go <u> </u>					
	United States Bankruptcy ( Northern District of Illinoi										Vo	luntary	Petition
	ebtor (if ind n, George		er Last, First I Jr.	t, Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle):  Dikeman, Takako					
All Other Notice (include material)	ames used b rried, maide	by the Debto n, and trade	or in the last e names):	8 years			All O (inclu	ther Names de married,	used by the a maiden, and	Joint Debtor trade names	in the last ):	8 years	
Last four dig (if more than xxx-xx-8	one, state all) <b>8022</b>	)				Complete E	(if mo	re than one, s	state all)				No./Complete EIN
Street Address of Debtor (No. and Street, City, and State):  985 Basswood Street  Hoffman Estates, IL  ZIP Code				98 Ho	Street Address of Joint Debtor (No. and Street, City, and State):  985 Basswood Street Hoffman Estates, IL  ZIP Code				ZIP Code				
County of Residence or of the Principal Place of Business:  Cook						County of Residence or of the Principal Place of Business:  Cook							
Mailing Address of Debtor (if different from street address):					Maili	ng Address	of Joint Debt	tor (if differe	nt from str	eet address)	:		
ZIP Code					<u>;                                    </u>						ZIP Code		
Location of (if different				r									
Type of Debtor  (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP) Partnership  Nature of Business (Check one box)  Health Care Business Single Asset Real Estate as def in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank				Chapt Chapt Chapt Chapt Chapt	the 1 ter 7 ter 9 ter 11 ter 12	of □ C	hapter 15 I a Foreign hapter 15 I		Recognition seeding				
☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  ☐ Other ☐ Tax-Exempt Entity (Check box, if applicable) ☐ Debtor is a tax-exempt organize under Title 26 of the United S Code (the Internal Revenue Code)				e) ganization ed States	defined "incuri	are primarily co d in 11 U.S.C. red by an indivi onal, family, or	(Checonsumer debts, § 101(8) as idual primarily	for	☐ Debt	s are primarily ness debts.			
E HETT	F "	_	ee (Check o	ne box)				one box:	a small busin	Chapter 11		11 II S C	8 101(51D)
attach si is unable	ee to be paid gned applicate to pay fee ee waiver re	d in installn ation for the except in in	nents (applice court's connstallments. I pplicable to ce court's con	sideration Rule 1006 chapter 7 is	certifying t (b). See Offi ndividuals o	hat the deb cial Form 3A only). Must	Checl	Debtor is a if: Debtor's a to insider all applica A plan is Acceptance	not a small b aggregate non s or affiliates	ncontingent I ) are less that  with this petition were solicity	iquidated on \$2,190,00	ed in 11 U.S debts (exclude) 00.	ding debts owed
Debtor e	estimates that estimates that	at funds wil at, after any	ation  I be available exempt projector distribute	perty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT	USE ONLY
Estimated N  1- 49	lumber of C ☐ 50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					
Estimated L  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Dikeman, George Edward Jr. Dikeman, Takako (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Xiaoming Wu ARDC No. July 28, 2009 Signature of Attorney for Debtor(s) (Date) Xiaoming Wu ARDC No. 6274335 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Page 3 of 48 Document B1 (Official Form 1)(1/08)

# Voluntary Petition

(This page must be completed and filed in every case)

# Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## X /s/ George Edward Dikeman, Jr.

Signature of Debtor George Edward Dikeman, Jr.

#### X /s/ Takako Dikeman

Signature of Joint Debtor Takako Dikeman

Telephone Number (If not represented by attorney)

#### July 28, 2009

Date

#### Signature of Attorney\*

### X /s/ Xiaoming Wu ARDC No.

Signature of Attorney for Debtor(s)

#### Xiaoming Wu ARDC No. 6274335

Printed Name of Attorney for Debtor(s)

#### **LEDFORD & WU**

Firm Name

200 S. Michigan Avenue, Suite 209 Chicago, IL 60604-2406

Address

### Email: notice@ledfordwu.com

(312) 294-4400 Fax: (312) 294-4410

Telephone Number

## July 28, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Dikeman, George Edward Jr.

Dikeman, Takako

### Signatures

#### Signature of a Foreign Representative

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I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	Ü	7
Ż	1	١

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

v			

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

# United States Bankruntcy Court

		Northern District of Illinois		
In re	George Edward Dikeman, Jr. Takako Dikeman		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ George Edward Dikeman, Jr.  George Edward Dikeman, Jr.
Date: July 28, 2009

#### Case 09-28093 Doc 1 Filed 07/31/09 Entered 07/31/09 15:11:03 Desc Main Page 6 of 48 Document

B 1D(Official Form 1, Exhibit D) (12/08)

# United States Bankruntcy Court

		Northern District of Illinois		
In re	George Edward Dikeman, Jr. Takako Dikeman		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Takako Dikeman Takako Dikeman
Date: July 28, 2009

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**B6 Summary (Official Form 6 - Summary) (12/07)** 

# **United States Bankruptcy Court Northern District of Illinois**

In re	George Edward Dikeman, Jr.,		Case No		
	Takako Dikeman				
		Debtors ,	Chapter	7	
			-		

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	225,000.00		
B - Personal Property	Yes	4	12,205.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		310,601.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		138,837.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,097.85
J - Current Expenditures of Individual Debtor(s)	Yes	1			4,845.00
Total Number of Sheets of ALL Schedu	ıles	20			
	T	otal Assets	237,205.00		
			Total Liabilities	449,438.00	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	George Edward Dikeman, Jr.,		Case No.	
	Takako Dikeman			
_		Debtors	Chapter	7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 16)	4,097.85
Average Expenses (from Schedule J, Line 18)	4,845.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,604.81

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		85,601.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		138,837.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		224,438.00

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B6A (Official Form 6A) (12/07)

In re	George Edward Dikeman, Jr.,	Case No.
	Takako Dikeman	

Debtors

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Location: 985 Basswood Street, Hoffman Estates IL	Joint tenant	J	225,000.00	310,601.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **225,000.00** (Total of this page)

Total > **225,000.00** 

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B6B (Official Form 6B) (12/07)

In re	George Edward Dikeman, Jr.,	Case No.
	Takako Dikeman	

Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	J	5.00
2.		Washington Mutual Bank - checking account	н	50.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	TCF Bank - checking account	W	5.00
	homestead associations, or credit unions, brokerage houses, or	Washington Mutual Bank - checking account	w	300.00
	cooperatives.	TCF Bank - savings account (M.D., a minor child, by parents George and Takako Dikeman; approx. balance: \$31)	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc. Household Goods: Sofa, Loveseat, Entetertainment Ctr, Table/Chairs, Refrigerator, Stove, Microwave, Washer/Dryer, Pots/Pans, Dishes/Flatware, Vacuum, Coffe Maker, Bedroom Sets, Lamps, Telephone, TV sets, VCR, DVD player, coffee table, end tables, dresser, desk, filing cabinet, bookshelves, 3 computers, printer, video games, stereo, fax machine, lawn mower, hand tools	J	3,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Books, CDs, DVDs	J	0.00
6.	Wearing apparel.	Used clothing	J	100.00
7.	Furs and jewelry.	Wedding rings, watches	J	100.00
8.	Firearms and sports, photographic, and other hobby equipment.	Fishing equipment	J	20.00

3 continuation sheets attached to the Schedule of Personal Property

3,580.00

Sub-Total >

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	George Edward Dikeman, Jr.
	Takako Dikeman

Case No.	

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	х			
10	Annuities. Itemize and name each issuer.	X			
11	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	403(b) plan		W	1,700.00
13	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14	Interests in partnerships or joint ventures. Itemize.	x			
15	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16	Accounts receivable.	X			
17	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
				Sub-Tota	al > <b>1,700.00</b>

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	George Edward Dikeman, Jr.,
	Takako Dikeman

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	1	1987 Ford F-350 (more than 200,000 miles)	Н	500.00
	other vehicles and accessories.		1995 Acura Legend (154,000 miles; badly damaged n an accident)	н	500.00
		1	1980 Homemade utility trailer	н	300.00
26.	Boats, motors, and accessories.	1	4' aluminum rowboat	J	125.00
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.		2 forklifts, 2 drill presses, air compressor, niscellaneous hand tools	н	3,000.00
30.	Inventory.	N	MRO items	н	2,500.00
21	Animals.		Dog	J	0.00

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

6,925.00

Sub-Total >

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	George Edward Dikeman, Jr.,	Case No.	
	Takako Dikeman		

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page) 12,205.00 Total >

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

0.00

B6C (Official Form 6C) (12/07)

In re	George Edward Dikeman, Jr.,
	Takako Dikeman

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Location: 985 Basswood Street, Hoffman Estates IL	735 ILCS 5/12-901	30,000.00	225,000.00
Checking, Savings, or Other Financial Accounts, 0	Certificates of Deposit		
Washington Mutual Bank - checking account	735 ILCS 5/12-1001(b)	50.00	50.00
Washington Mutual Bank - checking account	735 ILCS 5/12-1001(b)	300.00	300.00
Household Goods and Furnishings Misc. Household Goods: Sofa, Loveseat, Entetertainment Ctr, Table/Chairs, Refrigerator, Stove, Microwave, Washer/Dryer, Pots/Pans, Dishes/Flatware, Vacuum, Coffe Maker, Bedroom Sets, Lamps, Telephone, TV sets, VCR, DVD player, coffee table, end tables, dresser, desk, filing cabinet, bookshelves, 3 computers, printer, video games, stereo, fax machine, lawn mower, hand tools	735 ILCS 5/12-1001(b)	3,000.00	3,000.00
Wearing Apparel Used clothing	735 ILCS 5/12-1001(a)	100.00	100.00
<u>Furs and Jewelry</u> Wedding rings, watches	735 ILCS 5/12-1001(a)	100.00	100.00
Firearms and Sports, Photographic and Other Hole Fishing equipment	<u>bby Equipment</u> 735 ILCS 5/12-1001(b)	20.00	20.00
Interests in IRA, ERISA, Keogh, or Other Pension (403(b) plan	or Profit Sharing Plans 735 ILCS 5/12-704	100%	1,700.00
Automobiles, Trucks, Trailers, and Other Vehicles 1995 Acura Legend (154,000 miles; badly damaged in an accident)	735 ILCS 5/12-1001(c)	500.00	500.00
1980 Homemade utility trailer	735 ILCS 5/12-1001(b)	300.00	300.00
Machinery, Fixtures, Equipment and Supplies Use 2 forklifts, 2 drill presses, air compressor, miscellaneous hand tools	d in <u>Business</u> 735 ILCS 5/12-1001(d) 735 ILCS 5/12-1001(b)	1,500.00 1,500.00	3,000.00
Inventory MRO items	735 ILCS 5/12-1001(b)	2,500.00	2,500.00

Total: 41,570.00 236,570.00

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B6D (Official Form 6D) (12/07)

In re	George Edward Dikeman, Jr.,
	Takako Dikoman

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	L	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx8123  Citibank NA Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		н	Opened 12/01/05 Last Active 3/31/08 Second Mortgage Location: 985 Basswood Street, Hoffman Estates IL  Value \$ 225,000.00	T	ATED		54,924.00	54,924.00
Account No. xxxxxx8131  Citibank NA Attn.: Centralized Bankruptcy P.O. Box 20507 Kansas City, MO 64195		н	Opened 12/01/05 Last Active 7/31/08  Third Mortgage  Location: 985 Basswood Street,				30.529.00	30,529.00
Account No.  Representing: Citibank NA			Citibank P.O. Box 769006 San Antonio, TX 78245				30,323.00	30,323.00
Account No. xxxx5435  Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062		J	Opened 12/01/04 Last Active 2/12/09  Mortgage  Location: 985 Basswood Street, Hoffman Estates IL  Value \$ 225,000.00				225,148.00	148.00
continuation sheets attached		<u> </u>		L Subt his j			310,601.00	85,601.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	George Edward Dikeman, Jr.,		Case No.	
	Takako Dikeman			
		Debtors		

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGEN		DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  Representing: Countrywide Home Lending			Wirbicki Law Group 33 W. Monroe Street, #1140 Chicago, IL 60603-5332	Т	D A T E D			
Account No.			Value \$					
THE COUNTY THE								
			Value \$					
Account No.								
			Value \$					
Account No.			Value \$					
Account No.			Volum C					
						0.00	0.00	
Schedule of Creditors Holding Secured Claims			(Total of the Control of Science (Report on Summary of Science)	Т	ota	ıl	310,601.00	85,601.00

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B6E (Official Form 6E) (12/07)

In re	George Edward Dikeman, Jr.,	Case No.
	Takako Dikeman	

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible related of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ <b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	George Edward Dikeman, Jr.,		Case No.	
	Takako Dikeman			
_		Debtors		

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. \$112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

— Check and con it decice has no election nothing unseen			is to report on any benedule 11					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE,	CODEBT	н	DATE CLAIM WAS INCURRED AND	CONT	N L I	D I S P	3	
AND ACCOUNT NUMBER (See instructions above.)	B T O R	C J M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	l G l	QULDAT	T E D	Ξl	AMOUNT OF CLAIM
Account No. Multiple			Debt Owed	I T	T E D		Ī	
AAA UNIQUE INSURANCE AGENCY INC. ATTN: JAY SCOTT NELSON 5757 N LINCOLN AVE #20 CHICAGO, IL 60659		J						12,000.00
Account No.			Goldman & Grant	П		Ī	Ī	
Representing: AAA UNIQUE INSURANCE AGENCY INC.			205 W. Randolph Street, Suite 1100 Chicago, IL 60606					
Account No. xxxx-xxxxxx-x2045			Credit card purchases			Γ	I	
American Express Box 0001 Los Angeles, CA 90096	x	J						
								12,500.00
Account No.			American Express General Counsels Office 3200 Commerce Parkway MD 1901-06					
Representing: American Express			Marrimar, FL 33025					
_6 continuation sheets attached			(Total of t	Subt his p				24,500.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	George Edward Dikeman, Jr.,	Case No
	Takako Dikeman	

#### Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDATED CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM C AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) American Express Account No. c/o Becket and Lee Representing: P.O. Box 3001 **American Express** Malvern, PA 19355 Account No. xxxx6881 Opened 9/01/08 CollectionAttorney FIA Card Services NA Bank of America **Arrow Financial Services** J 5996 W Touhy Ave Niles, IL 60714 27.866.00 Goods or Services Account No. **AT&T Wireless** J PO Box 6428 Carol Stream, IL 60197 1,200.00 AT&T Account No. **Bankruptcy Dept** 6021 S. Rio Grande Ave., 1st Floor Representing: Orlando, FL 32859 **AT&T Wireless** Account No. 0120 Opened 4/01/00 Last Active 9/11/08 CreditCard **Bank Of America** Attn: Bankruptcy NC4-105-02-77 J Po Box 26012 Greensboro, NC 27410 13,649.00 Sheet no. 1 of 6 sheets attached to Schedule of Subtotal 42,715.00 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

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B6F (Official Form 6F) (12/07) - Cont.

In re	George Edward Dikeman, Jr.,	Case No.
	Takako Dikeman	

#### Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDATED CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. C AMOUNT OF CLAIM AND ACCOUNT NUMBER (See instructions above.) Opened 8/01/05 Last Active 3/05/08 Account No. xxxxxxxx0151 CreditCard Chase Н Po Box 15298 Wilmington, DE 19850 151.00 Opened 5/01/04 Last Active 4/09/09 Account No. xxxx-xxxx-xxxx-0728 CreditCard Citibank J Po Box 6241 Sioux Falls, SD 57117 8.268.00 Account No. xxxxxxxx5873 Opened 5/01/04 Last Active 1/05/07 CreditCard Citibank J Po Box 6241 Sioux Falls, SD 57117 3,851.00 Account No. xxxx-xxxx-xxxx-3313 Credit card purchases Citibank ХJ Citicorp Credit Services, Inc. 7920 NW 110th Street Kansas City, MO 64153 21,000.00 Account No. Citibank Attn: Bankruptcy Department PO Box 20487 Representing: Kansas City, MO 64195 Citibank Sheet no. 2 of 6 sheets attached to Schedule of Subtotal 33,270.00 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

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B6F (Official Form 6F) (12/07) - Cont.

In re	George Edward Dikeman, Jr.,	Case No
	Takako Dikeman	

#### **Debtors**

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDATED CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER J IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. xxxxxx6142 Overdraft Citibank J Citicorp Credit Services, Inc. 7920 NW 110th Street Kansas City, MO 64153 2.800.00 Citibank Account No. **Attn: Bankruptcy Department** Representing: PO Box 20487 Citibank Kansas City, MO 64195 Account No. xxxxx7693 Opened 7/01/05 Last Active 9/18/08 CheckCreditOrLineOfCredit Citibank Na J Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195 2,301.00 Account No. xxxx9916 Opened 3/01/09 CollectionAttorney At T Mobility **Collection Company of America** Н 700 Longwater Dr Norwell, MA 02061 1,514.00 Account No. xxxxxxxx3066 Opened 8/01/00 Last Active 9/30/08 CreditCard **Discover Filnancial Services LLC** J Po Box 15316 Wilmington, DE 19850 9,846.00 Sheet no. 3 of 6 sheets attached to Schedule of Subtotal 16,461.00

Creditors Holding Unsecured Nonpriority Claims

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B6F (Official Form 6F) (12/07) - Cont.

In re	George Edward Dikeman, Jr.,	Case No.	
	Takako Dikeman		

## Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

				_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	۱۲	AMOUNT OF CLAIM
Account No.  Representing:	ł		Weltman, Weinberg & Reis Co. 180 N. LaSalle Street, Suite 2400	Ľ	Ē		
Discover Filinancial Services LLC			Chicago, IL 60601				
Account No. xxxxxxxx4030  Discover Fiinancial Services LLC Po Box 15316 Wilmington, DE 19850		J	Opened 5/01/04 Last Active 8/08/08 CreditCard				
							9,809.00
Account No. xxxxxxxxxxxx1928	I		Opened 12/01/08 Collection for Sears Sears Gold Mastercard				
LVNV Funding Attn: Bankrutpcy Department Po Box 10587 Greenville, SC 29603		J					3,182.00
Account No. xxxx2130		H	Opened 12/01/07	+		+	3,102.00
NCO Financial/55 Po Box 13570 Philadelphia, PA 19101		J	CollectionAttorney Northwest Community Hospital				75.00
Account No. <b>39341707634</b>	┢	$\vdash$	Opened 11/18/08 Last Active 10/17/08	+			75.00
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507		н	Utility				1,895.00
Sheet no. <u>4</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			14,961.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	George Edward Dikeman, Jr.,	Case No.
	Takako Dikeman	

# Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS	C O D	Hu	sband, Wife, Joint, or Community	CONTL	U N L	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C N	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TINGENT	I QU I DA	DISPUTED	AMOUNT OF CLAIM
Account No.			Payday Loan	Ť	DATED		
Payday Loan Store 7450 Barrington Rd. Hanover Park, IL 60133		J					2,000.00
Account No. xxxx3694			Opened 5/01/08 Last Active 7/10/08			Н	
ProfessnI Acct Mgmt In Attn: Sabrina Po Box 391 Milwaukee, WI 53201		Н	CollectionAttorney TCF Bank				
							35.00
Account No. xxxxxxxxxxxx0330			Credit card purchases			П	
Sams Club c/o Monogram Credit Card Bank 4605 Duke Dr. Mason, OH 45040		J					
	L						300.00
Account No.  Representing: Sams Club			Sams Club / MBGA PO Box 981400 El Paso, TX 79998-1400				
Account No.			Sams Club Discover P.O.Box 960013				
Representing: Sams Club			Orlando, FL 32896				
Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of					tota		2,335.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	HIS	pag	5e) l	

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B6F (Official Form 6F) (12/07) - Cont.

In re	George Edward Dikeman, Jr.,	Case No.
	Takako Dikeman	

## Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITOD'S NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	Л	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	QUID	I S P U T E D	: I	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx1928			Opened 11/01/94 Last Active 11/07/08	ŢΫ	Ā		Τ	
Sears/CBSD Po Box 6189 Sioux Falls, SD 57117		J	CreditCard		E D			3,093.00
Account No.			Overdraft	T	Т	T	Ť	
TCF National Bank Attn: Mail Code 268-01-L 500 Joliet Road Willowbrook, IL 60527		J						
								250.00
Account No.  Representing: TCF National Bank			TCF National Bank 800 Burr Ridge Parkway Hinsdale, IL 60521					
Account No. xxxxxxxxxxx6725	H	$\vdash$	Opened 8/01/07 Last Active 2/27/09	+	╁	H	+	
Wells Fargo Financial 1115 N Salem Dr Schaumburg, IL 60194		J	NoteLoan					1,252.00
Account No.				T	T		T	
Sheet no. 6 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  Subtotal (Total of this page)						4,595.00		
Total (Report on Summary of Schedules)  138,837.00						138,837.00		

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B6G (Official Form 6G) (12/07)

	0 EL 18" L	g y
In re	George Edward Dikeman, Jr.,	Case No.
	Takako Dikeman	

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-28093 Doc 1 Filed 07/31/09 Entered 07/31/09 15:11:03 Desc Main Document Page 27 of 48

B6H (Official Form 6H) (12/07)

In re	George Edward Dikeman, Jr.,	Case No.
	Takako Dikeman	

Debtors

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Agnes Rendall 36 Mark Ct. Elk Grove Village, IL

Mark Jones 1 Blue Hill Plaza Pearl River, NY 10965 American Express Box 0001 Los Angeles, CA 90096

Citibank Citicorp Credit Services, Inc. 7920 NW 110th Street Kansas City, MO 64153

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**B6I (Official Form 6I) (12/07)** 

	George Edward Dikeman, Jr.			
In re	Takako Dikeman		Case No.	
		Debtor(s)	-	

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital S	Status:	DEPENI	DENTS OF DEBTO	R AND SPOUSE			
Married		RELATIONSHIP(S): Son		AGE(S): <b>12</b>			
Employment:		DEBTOR		SPO	USE		
Occupation	Į.	Jnemployed	Cashi	er			
Name of Employe	er		Sea R	anch, Inc.			
How long employ	ved .		8 mon	iths			
Address of Emplo	oyer			W. Lake Ave. ette, IL 60091			
INCOME: (Estin	nate of average or p	rojected monthly income at time case filed)	•	DEBTO	R		SPOUSE
		commissions (Prorate if not paid monthly)		· -	0.00	\$	1,093.86
2. Estimate month	nly overtime			\$	0.00	\$	0.00
3. SUBTOTAL				\$	0.00	\$	1,093.86
	LL DEDUCTIONS						
-	xes and social secu	rity			0.00	\$	116.48
b. Insurance					0.00	\$ <u> </u>	0.00
c. Union du					0.00	\$ <u> </u>	0.00
d. Other (Sp				· <del></del>	0.00	\$ <u></u>	0.00
5. SUBTOTAL O	F PAYROLL DED	UCTIONS		\$0	0.00_	\$	116.48
6. TOTAL NET N	MONTHLY TAKE	HOME PAY		\$	0.00	\$	977.38
		business or profession or farm (Attach detail	ed statement)		0.00	\$	0.00
8. Income from re	1 1 2				0.00	\$	0.00
9. Interest and div				\$	0.00	\$	0.00
dependents l		t payments payable to the debtor for the debt	or's use or that of	\$	0.00	\$	0.00
(Specify):	Unemploymen			\$ 2,420	147	\$	0.00
(Specify).	Official	t bollonis	<del></del>		0.00	\$ <del></del>	0.00
12. Pension or ret	irement income				0.00	\$	0.00
13. Other monthly						· —	
(Specify):	2nd job (net)			\$	0.00	\$	0.00
				\$	0.00	\$	0.00
14. SUBTOTAL	OF LINES 7 THRO	OUGH 13		\$	).47_	\$	0.00
15. AVERAGE M	MONTHLY INCOM	IE (Add amounts shown on lines 6 and 14)		\$\$	0.47	\$	977.38
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)			\$	4	,097.	85	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

	George Edward Dikeman, Jr.			
In re	Takako Dikeman		Case No.	
		Debtor(s)		

# ${\bf SCHEDULE\; J\; -\; CURRENT\; EXPENDITURES\; OF\; INDIVIDUAL\; DEBTOR(S)}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22.	The average	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,609.00
a. Are real estate taxes included?  Yes X  No	Ψ	· · · · · · · · · · · · · · · · · · ·
b. Is property insurance included? Yes X No No		
2. Utilities: a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	30.00
c. Telephone	\$	150.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	500.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	300.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	140.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other 2nd mortgage	\$	916.00
c. Other 3rd mortgage	\$	450.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Auto Repairs / Maintenence	\$	100.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,845.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	4,097.85
b. Average monthly expenses from Line 18 above	\$	4,845.00
c. Monthly net income (a. minus b.)	\$	-747.15

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

_	George Edward Dikeman, Jr.		a	
In re	Takako Dikeman		Case No.	
		Debtor(s)	Chapter	7
			-	

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

			ad the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	July 28, 2009	Signature	/s/ George Edward Dikeman, Jr.  George Edward Dikeman, Jr.  Debtor
Date	July 28, 2009	Signature	/s/ Takako Dikeman Takako Dikeman Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

# United States Bankruptcy Court Northern District of Illinois

	George Edward Dikeman, Jr.			
In re	Takako Dikeman		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$2,886.00	Husband's 2009 YTD income from employment
\$8,000.00	Wife's 2009 YTD income from employment
\$15,518.00	Husband's 2008 income from employment
\$1,950.00	Wife's 2008 income from employment
\$49,914.00	Husband's 2007 income from employment
\$2,052.00	Wife's 2007 income from employment

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

\$13,325.00 Husband's 2009 YTD unemployment benefits

\$5,795.00 Husband's 2008 business income

\$7,807.00 Husband's 2008 unemployment benefits

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL **TRANSFERS TRANSFERS** OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT STILL AMOUNT PAID OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

COURT OR AGENCY CAPTION OF SUIT STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION Bank of New York v. George **Foreclosure** Circuit Court of Cook County Dismissed Dikeman et al., Case No.

2008-CH-20999

Unique Insurance et al. v. **Personal Injury** Circuit Court of Cook County Judgment for plaintiff

George Edward Dikeman, Case No. 2008-M1-017484

3

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

Unique Insurance et al. v. George Edward Dikeman, Case No.2007-M1-018559

**Personal Injury** 

**Circuit Court of Cook County** 

Judgment for plaintiff

Discover Bank v. George Dikeman, Case No. 08 M1 196163

Collection

Circuit Court of Cook County Judgment for plaintiff

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION.

NAME AND ADDRESS OF CREDITOR OR SELLER

FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF

**PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS DESCRIPTION AND VALUE OF OF COURT DATE OF

CASE TITLE & NUMBER OF CUSTODIAN **ORDER PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF RELATIONSHIP TO DESCRIPTION AND PERSON OR ORGANIZATION DEBTOR, IF ANY DATE OF GIFT VALUE OF GIFT

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#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

DATE OF PAYMENT, AMOUNT OF MONEY NAME AND ADDRESS NAME OF PAYOR IF OTHER OR DESCRIPTION AND VALUE OF PAYEE THAN DEBTOR OF PROPERTY 3-7/2009 \$2,000.00 **LEDFORD & WU** 200 S. Michigan Avenue, Suite 209 Chicago, IL 60604-2406 **Greenpath Debt Solutions** 6/2009 \$110 38505 Country Club Drive, Suite 210 Farmington, MI 48331 **CIN Legal Data Services** 6/2009 \$40 4540 Honeywell Ct Dayton, OH 45424

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TCF National Bank Attn: Mail Code 268-01-L

500 Joliet Road Willowbrook, IL 60527 TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Checking account

AMOUNT AND DATE OF SALE OR CLOSING

5/2009. Approx. balance: \$10

5

AMOUNT AND DATE OF SALE

OR CLOSING

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER,

AND AMOUNT OF FINAL BALANCE

5/2009. Approx. balance: \$10 Checking account

**TCF National Bank** 

Attn: Mail Code 268-01-L

500 Joliet Road Willowbrook, IL 60527

**TCF National Bank Checking account** 6/2009. Approx. balance: \$10

Attn: Mail Code 268-01-L 500 Joliet Road Willowbrook, IL 60527

#### 12. Safe deposit boxes

NAME AND ADDRESS OF INSTITUTION

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year

immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAMES AND ADDRESSES NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

OF THOSE WITH ACCESS DATE OF TRANSFER OR DESCRIPTION TO BOX OR DEPOSITORY OF CONTENTS SURRENDER, IF ANY

#### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the

commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF **PROPERTY** 

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho,

Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER STATUS OR DISPOSITION

#### 18 . Nature, location and name of business

None

NAME

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

TAXPAYER-I.D. NO.
(ITIN)/ COMPLETE EIN ADDRESS
NATURE OF BUSINESS
ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or

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owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None a List all bookkeeners and accountan

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

7

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None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** 

NAME AND ADDRESS TITLE DATE OF TERMINATION

### 23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals

immediately preceding the commencement of this case.

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

### 24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

### 25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	July 28, 2009	Signature	/s/ George Edward Dikeman, Jr.
			George Edward Dikeman, Jr. Debtor
Date	July 28, 2009	Signature	/s/ Takako Dikeman
		C	Takako Dikeman Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

### United States Bankruptcy Court Northern District of Illinois

G	George Edward Dikeman, Jr.			
In re <b>T</b>	Takako Dikeman		Case No.	
·		Debtor(s)	Chapter	7

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Citibank NA	Describe Property Securing Debt: Location: 985 Basswood Street, Hoffman Estates IL
Property will be (check one):	
☐ Surrendered ■ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	on (for example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):	
■ Claimed as Exempt	☐ Not claimed as exempt
Decree No 2	1
Property No. 2	
Creditor's Name: Citibank NA	Describe Property Securing Debt: Location: 985 Basswood Street, Hoffman Estates IL
Property will be (check one):	
☐ Surrendered ■ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	on (for example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):	
■ Claimed as Exempt	□ Not claimed as exempt

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B8 (Form 8) (12/08)				Page 2	
Property No. 3					
Creditor's Name: Countrywide Home Lending	Describe Property Securing Debt: Location: 985 Basswood Street, Hoffman Estates IL				
Property will be (check one):  ☐ Surrendered	■ Retained				
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain _Maintain payn		<b>on</b> (for example, avoid	d lien using 11 U	J.S.C. § 522(f)).	
Property is (check one):  ■ Claimed as Exempt		☐ Not claimed as exe	empt		
PART B - Personal property subject to Attach additional pages if necessary.)  Property No. 1	unexpired leases. (All thre	e columns of Part B mu	st be completed	for each unexpired lease.	
Lessor's Name: -NONE-	Describe Leased Pr	Describe Leased Property:		Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO	
I declare under penalty of perjury that personal property subject to an unexp		/s/ George Edward D George Edward Dike	ikeman, Jr.	state securing a debt and/or	
Date <b>July 28, 2009</b>	Signature	/s/ Takako Dikeman Takako Dikeman Joint Debtor			

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United States Bankruptcy Court
Northern District of Illinois

In no	George Edward Dikeman, Jr. Takako Dikeman		Casa Na	
In re	Takako bikeman	Debtor(s)	Case No. Chapter	7
	DISCLOSUDE OF COM	PENSATION OF ATTORN	JEV FOD DE	PRTOD(S)
1 Г				. ,
С	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the per rendered on behalf of the debtor(s) in contemplation	e filing of the petition in bankruptcy, of	or agreed to be pai	d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	2,000.00
	Prior to the filing of this statement I have receive	ved	\$	2,000.00
	Balance Due		\$	0.00
2. T	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. Т	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4. I	I have not agreed to share the above-disclosed co	ompensation with any other person un	less they are mem	bers and associates of my law firm.
ſ	☐ I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the			
5. 1	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:			
b c	Analysis of the debtor's financial situation, and representation and filing of any petition, schedules, Representation of the debtor at the meeting of credit [Other provisions as needed]  Preparation and filing of bankruptcy reaffirmation agreements; preparation liens on household goods; motions	statement of affairs and plan which meditors and confirmation hearing, and petition; attending meeting of con and filing of motions pursuant	ay be required; any adjourned heareditors; exemp	rings thereof;
6. E	By agreement with the debtor(s), the above-disclosed Adversary proceedings; conversion; case unless the applicable Model Re In a Chapter 7 case: redemption, jud reaffirmation agreements, amending fault, and attending additional credit without a good reason or prior notice.	post-discharge litigation; appea stention Agreement provides oth icial lien avoidance, audit, Rule a petition, list, schedule or stat ors' meetings due to the debtor	als; post-confirr erwise. 2004 examinatio ement postpetit	ons, hearings on ion not due to counsel's
		CERTIFICATION		
	certify that the foregoing is a complete statement of ankruptcy proceeding.	f any agreement or arrangement for pa	yment to me for re	epresentation of the debtor(s) in
Dated	: July 28, 2009	/s/ Xiaoming Wu AF	RDC No.	
Daicu		Xiaoming Wu ARDO LEDFORD & WU 200 S. Michigan Av Chicago, IL 60604-2 (312) 294-4400 Fax	C No. 6274335 enue, Suite 209 2406	
		notice@ledfordwu.		

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

**B 201** (12/08) Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Xiaoming Wu ARDC No. 6274335	X /s/ Xiaoming Wu ARDC No.	July 28, 2009			
Printed Name of Attorney	Signature of Attorney	Date			
Address:					
200 S. Michigan Avenue, Suite 209					
Chicago, IL 60604-2406					
(312) 294-4400					
notice@ledfordwu.com					
Certificate of Debtor					
I (We), the debtor(s), affirm that I (we) have received and read this notice.					
George Edward Dikeman, Jr.					
Takako Dikeman	X /s/ George Edward Dikeman, Jr.	July 28, 2009			
Printed Name(s) of Debtor(s)	Signature of Debtor	Date			
Case No. (if known)	X /s/ Takako Dikeman	July 28, 2009			
	Signature of Joint Debtor (if any)	Date			

### **United States Bankruptcy Court** Northern District of Illinois

	George Edward Dikeman, Jr.	•		
In re	Takako Dikeman		Case No.	
		Debtor(s)	Chapter 7	
	•	VERIFICATION OF CREDITOR M.	ATRIX	
		Number of	Creditors:	33
	The above-named Debtor (our) knowledge.	r(s) hereby verifies that the list of creditor	ors is true and correct to	the best of my
Date:	July 28, 2009	/s/ George Edward Dikeman, J	r.	
		George Edward Dikeman, Jr.		
		Signature of Debtor		
Date:	July 28, 2009	/s/ Takako Dikeman		
		Takako Dikeman		

Signature of Debtor

AAA UNIQUE INSURANCE AGENCY INC. ATTN: JAY SCOTT NELSON 5757 N LINCOLN AVE #20 CHICAGO, IL 60659

American Express Box 0001 Los Angeles, CA 90096

American Express General Counsels Office 3200 Commerce Parkway MD 1901-06 Marrimar, FL 33025

American Express c/o Becket and Lee P.O. Box 3001 Malvern, PA 19355

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

AT&T Bankruptcy Dept 6021 S. Rio Grande Ave., 1st Floor Orlando, FL 32859

AT&T Wireless PO Box 6428 Carol Stream, IL 60197

Bank Of America Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410

Chase Po Box 15298 Wilmington, DE 19850

Citibank Po Box 6241 Sioux Falls, SD 57117 Citibank Citicorp Credit Services, Inc. 7920 NW 110th Street Kansas City, MO 64153

Citibank P.O. Box 769006 San Antonio, TX 78245

Citibank
Attn: Bankruptcy Department
PO Box 20487
Kansas City, MO 64195

Citibank NA
Attn.: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64195

Citibank NA Attn.: Centralized Bankruptcy P.O. Box 20507 Kansas City, MO 64195

Collection Company of America 700 Longwater Dr Norwell, MA 02061

Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062

Discover Fiinancial Services LLC Po Box 15316 Wilmington, DE 19850

Goldman & Grant 205 W. Randolph Street, Suite 1100 Chicago, IL 60606

LVNV Funding Attn: Bankrutpcy Department Po Box 10587 Greenville, SC 29603 NCO Financial/55 Po Box 13570 Philadelphia, PA 19101

Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507

Payday Loan Store 7450 Barrington Rd. Hanover Park, IL 60133

Professnl Acct Mgmt In Attn: Sabrina Po Box 391 Milwaukee, WI 53201

Sams Club c/o Monogram Credit Card Bank 4605 Duke Dr. Mason, OH 45040

Sams Club / MBGA PO Box 981400 El Paso, TX 79998-1400

Sams Club Discover P.O.Box 960013 Orlando, FL 32896

Sears/CBSD Po Box 6189 Sioux Falls, SD 57117

TCF National Bank Attn: Mail Code 268-01-L 500 Joliet Road Willowbrook, IL 60527

TCF National Bank 800 Burr Ridge Parkway Hinsdale, IL 60521 Wells Fargo Financial 1115 N Salem Dr Schaumburg, IL 60194

Weltman, Weinberg & Reis Co. 180 N. LaSalle Street, Suite 2400 Chicago, IL 60601

Wirbicki Law Group 33 W. Monroe Street, #1140 Chicago, IL 60603-5332